

NEWS FROM SCDCA

South Carolina Department of Consumer Affairs



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December 11, 2003

Release #03-024

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FOR IMMEDIATE RELEASE

SCDCA Helps Consumers Keep The Holiday Season Happy

The holiday season is upon us, and all over the state, consumers are gearing up for shopping, gift-giving, charity and cheer. But be warned: shoppers aren't the only people out en masse during the holidays. Crooks, scam-artists, fly-by-night operations, thieves, and other Grinch-like persons abound and do business during this season as well.

The South Carolina Department of Consumer Affairs would like to see all South Carolinians have a safe and scam-free holiday. Here are tips on how to keep your Holiday Season a Happy one:

Overspending: Make a list, budget your purchases, and stick to it. Most Americans rack up most of their credit card debt over the holidays. Beware of spending beyond your means: predatory lending and high interest rates can come back to haunt you in the new year.

Credit Card Fraud: Credit card and identity thieves are particularly active during the holidays because they know that's when many consumers pull out the plastic. Make sure to check your statements monthly for unauthorized purchases, and immediately report them.

Charity Rip-offs: Everyone that asks for a donation isn't a reputable charitable organization. Check with the Secretary of State's office to ensure that the charity is registered there. Also, the Secretary of State's office releases an annual "Scrooges and Angels" list of charities each year showing which charities give the most money to their cause. You can call the Secretary of State's charity division at (803)734.1790, or go to the website at <http://www.scsos.com>.

Check 'em Twice: The South Carolina Department of Consumer Affairs and your area Better Business Bureau have information regarding complaints against businesses. Before conducting business, shopping, calling either of these agencies can help protect you against less-than-fair businesses. Contact the Department of Consumer Affairs at (803) 734.4200 or toll free in SC 1.800.922.1594.

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